

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

THOMAS C. CLOWNEY

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.: 14-23665 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/10/2014 and confirmed on 10/8/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		61,258.44
Less Refunds to Debtor	3,943.46	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>57,314.98</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	14,734.65	
Trustee Fee	2,509.43	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>17,244.08</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 7849	26,214.19	26,214.19	0.00	26,214.19
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 7849	0.00	0.00	0.00	0.00
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 7849	0.00	0.00	0.00	0.00
	WILMINGTON SAVINGS FUND SOCIETY I Acct: 7849	0.00	0.00	0.00	0.00
	PENN HILLS SEWAGE(*) Acct: XXXXXXXX7;08	0.00	0.00	0.00	0.00
	CREDIT ACCEPTANCE CORP* Acct: 0844	5,608.00	5,608.00	781.61	6,389.61
					<b>32,603.80</b>

Priority					
	BRIAN C THOMPSON ESQ Acct:	0.00	0.00	0.00	0.00
	THOMAS C. CLOWNEY Acct:	0.00	0.00	0.00	0.00
	THOMAS C. CLOWNEY Acct:	3,943.46	3,943.46	0.00	0.00
	THOMPSON LAW GROUP PC Acct:	3,500.00	3,500.00	0.00	0.00
	BRIAN C THOMPSON ESQ Acct:	0.00	0.00	0.00	0.00
	THOMPSON LAW GROUP PC Acct:	0.00	0.00	0.00	0.00
	THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX5-18	9,682.92	9,682.92	0.00	0.00
	THOMPSON LAW GROUP PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX5-19	1,551.73	1,551.73	0.00	0.00
	PENN HILLS SD (PENN HILLS) (EIT)** Acct: XXXXXX6-10	1,261.54	1,261.54	0.00	1,261.54
	PENN HILLS MUNICIPALITY (EIT)**	3,153.76	3,153.76	0.00	3,153.76

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	Acct: XXXXXX6-10				
	CLERK, U S BANKRUPTCY COURT	310.00	310.00	0.00	310.00
	Acct: XXXXXXXX-JAD				
					4,725.30
Unsecured					
	DUQUESNE LIGHT COMPANY*	104.13	104.13	0.00	104.13
	Acct: 4839				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 4839				
	CREDIT ACCEPTANCE CORP*	2,269.06	2,269.06	0.00	2,269.06
	Acct: 0844				
	DEBT RECOVERY SOLUTIONS LLC	368.61	368.61	0.00	368.61
	Acct: 4839				
	JENNIFER L CERCE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	UDREN LAW OFFICES PC	0.00	0.00	0.00	0.00
	Acct:				
					2,741.80
TOTAL PAID TO CREDITORS					40,070.90
TOTAL					
CLAIMED		4,725.30			
PRIORITY		31,822.19			
SECURED		2,741.80			

Date: 04/26/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

THOMAS C. CLOWNEY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-23665 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Thomas C. Clowney  
DebtorCase No. 14-23665-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: msch  
Form ID: pdf900Page 1 of 2  
Total Noticed: 18

Date Rcvd: Apr 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2019.

db +Thomas C. Clowney, 143 Castle Drive, Pittsburgh, PA 15235-1855  
 cr +Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000,  
 Southfield, MI 48034-8331  
 cr +Fay Servicing, LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011  
 cr +Statebridge Company, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,  
 Warrington, PA 18976-3403  
 cr +Wilmington Savings Fund Society, Aldridge Pite, LLP, 4375 Jutland Dr Suite 200,  
 San Diego, CA 92117-3600  
 cr +Wilmington Savings Fund Society, et al., Stern & Eisenberg, PC, 1581 Main Street, Suite 200,  
 Warrington, PA 18976-3403  
 13919726 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331  
 13919392 +Credit Acceptance Corp., PO Box 5070, Southfield, MI 48086-5070  
 13997764 #+Debt Recovery Solutions, LLC, 900 Merchants Concourse, Ste LL-11, Westbury, NY 11590-5121  
 14281658 +Fay Servicing, LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357  
 13984706 +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 13919395 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 13919396 +Specialized Loan Servicing, 8742 Lucent Blvd., Ste. 300, Littleton, CO 80129-2386  
 14777681 +Wilmington Savings Fund Society FSB, c/o Kondaur Capital Corporation,  
 333 South Anita Drive, ste 400, Orange CA 92868-3314  
 14131992 +Wilmington Savings Fund Society, FSB, et al., c/o Statebridge Company LLC,  
 5680 Greenwood Plaza Blvd., Suite 100s, Greenwood Village, CO 80111-2404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13977304 +E-mail/Text: kburkley@bernsteinlaw.com Apr 27 2019 02:25:12 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13919394 +E-mail/Text: kburkley@bernsteinlaw.com Apr 27 2019 02:25:12 Duquesne Light Company,  
 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
 13919397 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 27 2019 02:24:04  
 Verizon, 500 Technology Drive, Suite 300, Weldon Springs, MO 63304-2225

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE  
 cr U.S. Bank National Association, as Trustee for Ter  
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ  
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ  
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ  
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ  
 cr\* +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 cr ##+Penn Hills School District and Municipality of Pen, Maiello Brungo & Maiello, LLP,  
 3301 McCrady Road, Pittsburgh, PA 15235-5137  
 13919393 ##+Debt Recovery Solutions, 900 Merchants Concourse 106, Westbury, NY 11590-5114  
 13944114 ##+Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 3301 McCrady Road,  
 Pittsburgh, PA 15235-5137

TOTALS: 7, \* 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: msch  
Form ID: pdf900

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Total Noticed: 18

Date Rcvd: Apr 26, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Thomas C. Clowney bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com  
Brian C. Thompson on behalf of Plaintiff Thomas C. Clowney bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com  
Elizabeth Lamont Wassall on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-18ALT, Asset-Backed Certificates, Series 2005-18ALT pakb@logs.com, ewassall@logs.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust bkgroup@kmlawgroup.com  
James R. Wood on behalf of Creditor Municipality of Penn Hills jwood@portnoffonline.com, jwood@ecf.inforuptcy.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District and Municipality of Penn Hills jlc@mbm-law.net  
Keri P. Ebeck on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin Ventures Trust Series 2017-3, its assignees and/or s kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Keri P. Ebeck on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin Ventures Trust Series 2017-3 kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Leslie J. Rase, Esq. on behalf of Creditor Wilmington Savings Fund Society, et al. lrased@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Leslie J. Rase, Esq. on behalf of Creditor Statebridge Company lrased@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Stuart P. Winneg on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE swinneg@udren.com, cblack@udren.com  
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
William E. Craig on behalf of Defendant Credit Acceptance Corp. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
William E. Miller on behalf of Creditor Wilmington Savings Fund Society, et al. wmliller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 17